



IOWA TITLE GUARANTY

# Composite Mortgage Affidavit

(Owner/Seller)

Commitment No.

Loan No.

Property Address:

**To be completed by the current owner(s) if a refinance transaction or seller(s) if a purchase transaction.**

The undersigned being first duly sworn on oath (or upon affirmation) deposes and states:

1. To the best of my knowledge, no labor, materials, or equipment have been furnished on the above-described property in the last 90 days, **except:** \_\_\_\_\_
2. To the best of my knowledge, there are no public improvements affecting the above-described property prior to the date of closing that would cause a special property tax assessment against such property after the date of closing.
3. To the best of my knowledge, there are no unrecorded contracts, options, leases, easements or other agreements or interests affecting the above-described property.
4. To the best of my knowledge, the improvements located on the above-described property are wholly contained within the property boundary and setback lines and neighboring buildings, fences, walkways, driveways, eaves and drains, do not encroach upon the above-described property, **except:** \_\_\_\_\_
5. To the best of my knowledge, there are no covenants, conditions or restrictions, **except:** \_\_\_\_\_ which are recorded in Book \_\_\_\_\_, Page \_\_\_\_\_ of the Recorder's Office of \_\_\_\_\_ County, Iowa. There are no violations of any of the provisions of said covenants, conditions and restrictions, **except:** \_\_\_\_\_
6. To the best of my knowledge, there is no person in actual possession or claiming to have a right to possession of the above-described property or any part thereof other than myself, **except:** \_\_\_\_\_
7. There is no pending lawsuit against me, **except:** \_\_\_\_\_
8. I have not filed for bankruptcy within the last seven years, **except:** \_\_\_\_\_
9. I know that the matters herein stated are true and correct and I indemnify Iowa Title Guaranty against loss, costs, damages and expenses of every kind incurred by it by reason of its reliance on the statements made herein.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

STATE OF \_\_\_\_\_, COUNTY OF \_\_\_\_\_

This affidavit was signed and sworn to (or affirmed) before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_,

by \_\_\_\_\_.

\_\_\_\_\_  
Signature of Notary Public

COMMITMENT NO.: \_\_\_\_\_